Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 43

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

All Other Names used by the Debter in the last 8 years (include married, marked in direct names). All Other Names used by the Debter in the last 8 years (include married, marked in direct names). All Other Names used by the Debter in the last 8 years (include married, marked in direct names). All Other Names used by the Debter in the last 8 years (include married, marked in direct names). All Other Names used by the Josh Debter in the last 8 years (include married, marked in the last 8 years (include married). Brown of Debter (Include Substitute) Brown of Debter (Include Substit	Name of Debtor (if individual, enter Last,	irst, Middle):		Name	of Joint Debtor	(Spouse) (Las	st, First, Middle	e)				
and trade names): Control of the Principal Assets of Business Class (A. S. Seec, City, and State) See Sec.	Putman, D	ewey Eason	1		Putman, Detra, Darshell							
Street Address of Debtor (No. 8. Street, City, and State) Street Address of Debtor (No. 8. Street, City, and State) Street Address of Debtor (No. 8. Street, City, and State) Street Address of Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street, City, and State) Street Address of Joint Debtor (No. 8. Street City, and State) Street Address of Joint Debtor (No. 8. Street City, and State) Street Address of Joint Debtor (No. 8. Street City, and State) Street Address of Joint D		last 8 years (include m	arried, maider	maide	maiden and trade names):							
453 Vaughn Circle Aurora IL County of Residence or of the Principal Plaze of Business: DUPAGE Mailing Address of Debtor (if different from street address) Mailing Address of Debtor (if different from street address) Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Type of Debtor (Form of Operation) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Chapter 19 address of Joint Mailing Add	Last four digits of Soc. Sec. or Individual-T (if more than one, state all) * ***_***_	axpayer I.D. (ITIN) No./0 6154	Complete EIN		(if mare than any state all) *							
Aurora IL County of Residence or of the Principal Place of Business: DUPAGE Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) Nature of Business (Chapter (if Debtor (if on Joint Jo	Street Address of Debtor (No. & Street, C	ty, and State):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):				
County of Residence or of the Principal Place of Business: DUPAGE Mailing Address of Debtor (if different from street address): County of Residence or of the Principal Place of Business:	453 Vaughn Circle			_ 453	3 Vaughr	Circle						
Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Type of Debtor (Farm of Organization) (Check one box) (Check one box) Individual (includes Joint Debtors) Individua	Aurora IL		60502		_			60502				
Mailing Address of Debtor (if different from street address) Coaclion of Principal Assets of Business Debtor (if different from street address)	County of Residence or of the Principal P	ace of Business:		County	y of Residence	or of the Princ	cipal Place of I	Business:				
Location of Principal Assets of Business Debtor (if different from street address above):	DUP	AGE				D	UPAG	E				
Type of Debtor (Form of Organization) (Check one box) Heath Care Business Chapter of Bankruptcy Code Under Which the Petition is Filled (Check one box) Heath Care Business Chapter of Bankruptcy Code Under Which the Petition is Filled (Check one box) Heath Care Business Chapter of Bankruptcy Code Under Which the Petition is Filled (Check one box) Heath Care Business Chapter of Bankruptcy Code Under Which the Petition is Filled (Check one box) Chapter of Section 1 Chapter of Secti	Mailing Address of Debtor (if different from	street address)		Mailing	g Address of Jo	int Debtor (if o	different from s	street address):				
Type of Debtor (Form of Organization) (Check one box) Heath Care Business Chapter of Bankruptcy Code Under Which the Petition is Filled (Check one box) Heath Care Business Chapter of Bankruptcy Code Under Which the Petition is Filled (Check one box) Heath Care Business Chapter of Bankruptcy Code Under Which the Petition is Filled (Check one box) Heath Care Business Chapter of Bankruptcy Code Under Which the Petition is Filled (Check one box) Chapter of Section 1 Chapter of Secti												
Chapter 15 Petition for Recognition of a Foreign Main Proceeding of Foreign Main Proceeding of a Foreign Main Proceeding of Applicable with the Stock of Replicable in Individuals only Main Proceeding of Applicable in	Location of Principal Assets of Business I	ebtor (if different from s	treet address	above):								
See Exhibit D on page 2 of this form Corporation (includes LLC & LLP) Partnership Partnership Cother (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is not one of the above entitles, check this box and state type of entity below.) Other (if debtor is a tax-exempt entity (check box, if applicable in above entitles, check this box and state type of entity below.) Other (if debtor is a tax-exempt entity) (check box, if applicable in individuals only), Must attach and individual only in the debtor is unable to pay fee except in installments (applicable in individuals only), Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments, Rule 1006(b). See Official Form 3A. Filing Fee wavier requested (applicable to chapter 7 individuals only), Must attach signed application for the court's consideration. See Official Form 3A. Filing Fee wavier requested (applicable to chapter 7 individuals only), Must attach signed application for the court's consideration. See Official Form 3A. Filing Fee wavier requested (applicable to chapter 7 individuals only), Must attach signed application for the court's consideration. See Official Form 3A. Filing Fee wavier requested (applicable to c				Chap	oter of Bankrup	otcy Code Ur	nder Which th	e Petition is Filed (Check one box)				
Corporation (includes LLC & LLP)					•		☐ Chapter	15 Petition for Recognition				
Railroad Stockbroker Commodity Broker Commo		defined in 11 U.S		. =	•		of a Fore	eign Main Proceeding				
Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank Clearing Bank Check box, if applicable Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Filling Fee (Check one box) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Filling Fee attached Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Filling Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C.							•	•				
Nature of Debts (Check one Box) Clearing Bank	'		er	■ CI	Chapter 13 of a Foreign Nonmain Proceeding							
and state type of entity below.) Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 18 Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined in 11 U.S.C. § 101(6) 1D Debtor is a small business debtor as defined i		I '	.		Nature of Debts (Check one Box)							
Check box, if applicable, organization under Title 26 of the United States Code (the Internal Revenue Code). \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual purpose." \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." \$ 101(8) as "incurred by an individual purpose." \$ 101(8) as "incurred by an individual purpose." \$ 101(8) as mall business debtor as defined in 11 U.S.C. § 101(51D) \$ 100,000. \$ 100(6) \$ 101(6) \$ 100(6) \$ 100(6) \$ 100(6) \$ 100(6) \$ 100(6) \$ 100(6) \$ 100(6) \$ 100(6) \$ 100(6) \$ 100(6				■ De	■ Debts are primarily consumer □ Debts are primarily business							
Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as def				l l								
Filing Fee (Check one box) Filing Fee (Check one box) Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Statistical/Administrative Information Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Estimated Absets Quantification Q				ind	individual primarily for a							
Filing Fee attached Filing Fee be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors In 50,000 10,000 500,000 1 510,000 1 550,000 1 10,000 25,000 1 10,000 1		•										
Filing Fee attached Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration certifying that the debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Aplan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes of the plan were solicited prepetition from one of more classes of the plan were solicited prepetition from one of more classes of the plan were solicited prepetition from one of more classes of the plan were solicited prepetition from one of more classes of the plan were solicited prepetition from one of more classes of the plan were solicited prepetition from one of more classes of the pl			ue (ille liliterili	ai PC	arpose.							
Filing Fee attached Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Estimated Assets Selfimated Assets S	Filing Fee (0	heck one box)		Chack	one hov	Cha	apter 11 Debt	ors				
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that funds available for distribution to unsecured creditors.	Filing Fee attached											
signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filling Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filling Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filling Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filling Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. A plan is being filled with this petition. Acceptances of the plan were solicited prepetition from one of more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information	E ETT OF EARLY AND	P	.1 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	_ □ □	Debtor is not a s	mall business	debtor as def	ined in 11 U.S.C. § 101(51D)				
Filling Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors	signed application for the court's consi	deration certifying that the	ne debtor is		Debtor's aggrega							
Acceptances of the plan were solicited prepetition from one of more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information		. ,		"								
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		•			-	-						
Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □					•	•						
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □		ilable for distribution to	una a sura d'ara	dtiono				This space is for court use only				
Company Comp	□ Debtor estimates that, after any exem	ot property is excluded a			es paid, there w	rill be no						
1- 50- 100- 200- 1,000- 5,001- 10,001 25,001 50,001 0,000			П		П	П	П					
So to \$50,001 to \$500,001 to \$500,001 \$10,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$100,000,001 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000,001 \$10	1- 50- 100-	200- 1,000-	5,001-	10,001	25,001	50,001	Over					
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$1,000,001 \$	Estimated Assets	· · · · · · · · · · · · · · · · · · ·										
\$50,000 \$100,000 \$500,000 to \$1 to \$1 to \$10 to \$50 to \$100 to \$500 to \$100 to \$500 to \$100 to \$500 to \$100 to \$500 to \$100 to \$100 to \$500 to \$100 to												
Estimated Liabilities □		to \$1 to \$10	to \$50	to \$100	to \$500							
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than	Estimated Liabilities											
	\$0 to \$50,001 to \$100,001 to	\$500,001 \$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than					

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 43 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Putman, Dewey Eason **Detra Darshell Putman** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Alex Wilson Alex Wilson Dated: 12/01/2008 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue

(Check the Applicable Box.)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes.)

П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

(Address of Landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- П Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main **B1 (Official Form 1) (1/08)** Page 3 of 43 Document

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Putman, Dewey Eason **Detra Darshell Putman**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Dewey Eason Putman

Dated: 11/24/2008

/s/ Detra Darshell Putman **Detra Darshell Putman**

> Dated: 11/24/2008

Dewey Eason Putman

Signature of Attorney

/s/ Alex Wilson

Signature of Attorney for Debtor(s)

Alex Wilson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

> 12/01/2008 Date:

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

 $f \square$ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



^{*} In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule

Document Page 4 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 11/24/2008 /s/ Dewey Eason Putman
Dewey Eason Putman
Here

PFG Record # 369016 Official Form 1, Exhibit D (10/06) Page 1 of 1

Document Page 5 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 11/24/2008	/s/ Detra Darshe Detra Darshel		Sign & Date Here
l cer	tify under penalty of perjury	that the information provided		
	The United States trustee or does not apply in this district.	bankruptcy administrator has determin	ed that the credit counseling requirer	ment of 11 U.S.C. § 109(h)
	Active military duty in a mili	•		
		I.S.C. § 109(h)(4) as physically impaired in person, by telephone, or through		reasonable effort, to
	of realizing and making rational decis	U.S.C. § 109(h)(4) as impaired by reas- ions with respect to financial responsibil	ities.);	
	4. I am not required to receive by a motion for determination by the c	a credit counseling briefing because of: court.]	[Check the applicable statement.] [[Must be accompanied
	credit counseling briefing within the fi provided the briefing, together with a deadline can be granted only for cau- period. Failure to fulfill these require	easons stated in your motion, it will sen rst 30 days after you file your bankrupto copy of any debt management plan devse and is limited to a maximum of 15 daments may result in dismissal of your case g a credit counseling briefing, your case	y case and promptly file a certificate eloped through the agency. Any ext ys. A motion for extension must be t se. If the court is not satisfied with y	from the agency that tension of the 30-day filed within the 30-day
	days from the time I made my reque	edit counseling services from an approvest, and the following exigent circumstants. [Must be accompanied by a motion for	ces merit a temporary waiver of the	credit counseling requirement
	United States trustee or bankruptcy performing a related budget analysis	e the filing of my bankruptcy case, I rece administrator that outlined the opportun s, but I do not have a certificate from the cy describing the services provided to y er your bankruptcy case is filed.	ties for available credit counseling are agency describing the services prov	nd assisted me in vided to me. You must file
	United States trustee or bankruptcy performing a related budget analysis	e the filing of my bankruptcy case, I rece administrator that outlined the opportun s, and I have a certificate from the agen payment plan developed through the ag	ties for available credit counseling ar by describing the services provided to	nd assisted me in

PFG Record # 369016 Official Form 1, Exhibit D (10/06) Page 1 of 1

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 6 of 43

Document Page 6 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$3,500

\$525

The Filing Fee has been paid.

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 12/01/2008 /s/ Alex Wilson

Attorney Name: Alex Wilson
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6278725

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 7 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim		
453 Vaughn Circle Aurora, IL 60502 - (Debtors primary residence)	Fee Simple	J	\$ 279,000	\$ 292,833		

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$279,000.00

PFG Record # 369016 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	of Property Description and Location of Property E				
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with -National City		\$ 100	
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$ 2,000	
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$ 100	
06. Wearing Apparel		Necessary wearing apparel.		\$ 200	
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding bands		\$ 250	
08. Firearms and sports, photographic, and other hobby equipment.		camera		\$ 50	
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

SCHEDULE B - PERSONAL PROPERTY									
Type of Property		Type of Property		Description and Location of Property	C H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		401k 100% Exempt.		\$ 2,000					
13. Stocks and interests in incorporated and unincorporated businesses.	Х	·							
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		government savings bonds		\$ 400					
16. Accounts receivable	X	-							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles.	X								
				B) (12/07) Page 2 of 3					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

SCHEDULE B - PERSONAL PROPERTY									
Type of Property		Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
25. Autos, Truck, Trailers and other vehicles and accessories.									
		2002 GMC Yukon	н	\$ 15,325					
		2000 Nissan Maxima - over 73,000 miles - fair condition		\$ 3,135					
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals	X								
32. Crops-Growing or Harvested. Give particulars.	X								
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	X								
35. Other personal property of any kind not already listed. Itemize.	X								
		Total (Report also on Summary of Schedules)		\$23,560					

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 11 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3) Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property 453 Vaughn Circle Aurora, IL 60502 - (Debtors primary residence)	735 ILCS 5/12-901	\$ 15,000	\$ 279,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. checking account with -National City	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
07. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands	735 ILCS 5/12-1001(b)	\$ 250	\$ 250
08. Firearms and sports, photographic, and other hobby equipment. camera	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars 401k 100% Exempt.	735 ILCS 5/12-1006	\$ 2,000	\$ 2,000

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 12 of 43 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
15. Government and corporate bonds and other negotiable and non-negotiable instruments. government savings bonds	735 ILCS 5/12-1001(b)	\$ 400	\$ 400
25. Autos, Truck, Trailers and other vehicles and accessories. 2002 GMC Yukon	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 15,325
2000 Nissan Maxima - over 73,000 miles - fair condition	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 3,135

B6C (Official Form 6C) (12/07) Page 2 of 2 PFG Record # 369016

Document Page 13 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 HomEq Servicing Attn: Bankruptcy Dept. Po Box 13716 Sacramento CA 95853 Acct No.: 6930323658435		J	Dates: 2005-2008 Nature of Lien: Mortgage Market Value: \$ 279,000 Intention: Reaffirm 524 (c) *Description: 453 Vaughn Circle Aurora, IL 60502 - (Debtors primary residence)				\$ 291,333	\$ 12,333
2 Tinker FCU Attn: Bankruptcy Dept. Po Box 45750 Oklahoma City OK 73145 Acct No.: 22305510050		Н	Dates: 2006 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 15,325 Intention: None *Description: 2002 GMC Yukon				\$ 16,243	\$ 0
3 Woodland Lakes Homeowners c/o Lang Property Management 5001 Lincoln Lisle IL 60532 Acct No.:		J	Dates: 2008 Nature of Lien: Statutory Lien Market Value: \$ 279,000 Intention: *Description: 453 Vaughn Circle Aurora, IL 60502 - (Debtors primary residence)				\$ 1,500	\$ 0

Total \$ 309,076

76 \$ 12,333

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Document Page 14 of 43 UNITED STATES BANKRUPTCY COURT Desc Main

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

B6E (Official Form 6E) (12/07) Page 1 of 2 PFG Record # 369016

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 15 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	ount Claim	En	ount titled to iority
1 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114		J	Reason: Federal Income Tax Dates: 2006				\$ 600	\$	600
Account No. XXXXX6154									

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

B6E (Official Form 6E) (12/07) Page 2 of 2

\$ 600

\$ 600

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 16 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

ᆫ								
С	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of Claim
1	American General Finan Attn: Bankruptcy Dept. 600 N Royal Ave Evansville IN 47715 Acct #: XXXXX6154		Н	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$ 405
2	AMEX Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: XXXXX6154		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 1,040
3	AMEX Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: XXXXX6154		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 5,695

Record # 369016 B6F (Official Form 6F) (12/07) Page 1 of 6

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 17 of 43 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman / Debtors

	SCHEDULE F - CREDITORS	Н	OL	DING UNSECURED NON-PR	RIO	RI	ΓΥ	CLA	IMS
Cre	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim
1	BANK OF America Attn: Bankruptcy Dept. Po Box 1598 Norfolk VA 23501 Acct #: XXXXX5584		W	Dates: 2005-2008 Reason: Credit Card or Credit Use				\$	6,265
5	Barclays BANK Delaware Attn: Bankruptcy Dept. 125 S West St Wilmington DE 19801 Acct #: XXXXX5584		W	Dates: 2007 Reason: Credit Card or Credit Use				\$	834
6	Black Expressions BOOK CLUB C/O RJM ACQ LLC 575 Underhill Blvd Ste 2 Syosset NY 11791 Acct #: 829R995778		w	Dates: 2008-2008 Reason: Debt Owed				\$	91
7	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX5584		W	Dates: 2001 Reason: Credit Card or Credit Use				\$	718
3	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX5584		W	Dates: Reason: Credit Card or Credit Use				\$	890
•	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX5584		W	Dates: Reason: Credit Card or Credit Use				\$	915
10	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX6154		Н	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$	562

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 18 of 43 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman / Debtors

SCHEDULE F - CREDITORS	Н	OL	DING UNSECURED NON-PR	10	RI	ΓΥ	CLA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim
Acat # WWWYS454		Н	Dates: 2006-2008 Reason: Credit Card or Credit Use				\$	10,307
Acct #: XXXXX6154 12 Credit First N A Attn: Bankruptcy Dept. 6275 Eastland Rd Brook Park OH 44142 Acct #: XXXXX5584		W	Dates: 2007 Reason: Credit Card or Credit Use				\$	947
Attn: Bankruptcy Dept. P.O. Box 105873 Atlanta GA 30348 Acct #:			Dates: Reason: Notice Only					
Attn: Bankruptcy Dept. Po Box 981439 El Paso TX 79998 Acct #: XXXXX6154		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$	2,316
Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: XXXXX5584		W	Dates: 2006 Reason: Credit Card or Credit Use				\$	330
Acct #: XXXXX6154		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$	812
Hawthorne Credit Union Bankruptcy Department PO Box 3046 Naperville IL 60566-7046 Acct #:		J	Dates: 2004 Reason: Credit Card or Credit Use				\$	4,900

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 19 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman / Debtors

SCHEDULE F - CREDITORS	S H	OL	DING UNSECURED NON-PR	101	RI'	TY	CLA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim
18 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX5584		w	Dates: 2008 Reason: Credit Card or Credit Use				\$	1,054
19 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX6154		Н	Dates: 2007-2008 Reason: Credit Card or Credit Use				\$	829
20 HSBC/Carsn Attn: Bankruptcy Dept. Po Box 15521 Wilmington DE 19805 Acct #: XXXXX5584		w	Dates: 2006 Reason: Credit Card or Credit Use				\$	637
21 Kohls/Chase Attn: Bankruptcy Dept. N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051 Acct #: XXXXX5584		W	Dates: 2006 Reason: Credit Card or Credit Use				\$	433
22 Maryland National BANK N.A. C/O CACH LLC 370 17Th St Ste 5000 Denver CO 80202 Acct #: 14990143080605514		Н	Dates: 2008-2008 Reason: Debt Owed				\$	12,611
23 MBNA/BANK OF AMERICA C/O Portfolio Recvry&Affil 120 Corporate Blvd Ste 1 Norfolk VA 23502 Acct #: 4313038999159175		Н	Dates: 2008-2008 Reason: Debt Owed				\$	11,224
24 <u>Sallie MAE</u> Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: 95625758071000120070817		w	Dates: 2007-2008 Reason: Loan or Tuition for Education				\$	10,230

Document Page 20 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
25 Sallie MAE Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: 95625758071000220071214		W	Dates: 2008 Reason: Loan or Tuition for Education				\$ 2,936
26 THD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117		W	Dates: 2005-2008 Reason: Credit Card or Credit Use				\$ 2,493

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

United Recovery Services Bankruptcy Dept 203 E Berry Street Suite 1310 Fort Wayne IN 46802-2745

Acct #: 6035320188822959

27 Tinker FCU Attn: Bankruptcy Dept. 4140 W I-40 Svc Road Oklahoma City OK 73108 Acct #: XXXXX6154	Н	Dates: 2006 Reason: Credit Card or Credit Use	\$ 7,171
28 Transunion Credit Information Attn: Bankruptcy Dept. 8200 E. 32nd Street N. Wichita KS 67226 Acct #:		Dates: Reason: Notice Only	
29 TRW Consumer Assistance Attn: Bankruptcy Dept. P.O. Box 2350 Chatsworth CA 913132350 Acct #:		Dates: Reason: Notice Only	\$ 0

Record # 369016 B6F (Official Form 6F) (12/07) Page 5 of 6

Document Page 21 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
30 US DEPT OF Education Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 4908461541	_	Н	Dates: 2000-2008 Reason: Loan or Tuition for Education				\$ 16,039
31 WASH MUTUAL/Providian Attn: Bankruptcy Dept. Po Box 9180 Pleasanton CA 94566 Acct #: XXXXX5584		W	Dates: 2007 Reason: Credit Card or Credit Use				\$ 2,725
32 Wffinance Attn: Bankruptcy Dept. 452 N Eola Rd Ste D Aurora IL 60502 Acct #: 112140753714013		Н	Dates: 2008 Reason: Personal Loan				\$ 1,040

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 106,449.00

Document Page 22 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 369016 B6G (Official Form 6G) (12/07) Page 1 of 1

Document Page 23 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 369016 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEB	TOR AND SPOUSE ~ RELATIONSHIP AND AGE							
Status: Married	19, Daughter (student), 14, Daugther, , ,								
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT							
Occupation:	Engineer	Administrative Assistant							
Name of Employer:	Lucent	Lucent							
Years Employed	8 years	3 years							
Employer Address:	2000 Lucent Lane	2000 Lucent Lane							
City, State, Zip	Naperville, IL 60540	Naperville, IL 60540							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE				
Monthly Gross Wages, Salary, and commissions	\$ 4,558.34	\$ 3,141.49				
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00				
3. SUBTOTAL	\$ 4,558.34	\$ 3,141.49				
4. LESS PAYROLL DEDUCTIONS	,	·				
a. Payroll Taxes and Social Security	\$ 705.10	\$ 319.11				
b. Insurance	\$ 316.76	\$ 0.00				
c. Union Dues	\$ 0.00	\$ 0.00				
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00				
Voluntary 401 Contributions:	\$ 136.76	\$ 0.00				
Child Support:	\$ 0.00	\$ 0.00				
Life Insurance, Uniforrms, 401K Loan:	\$ 370.14	\$ 174.55				
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,190.28	\$ 319.11				
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,029.58	\$ 2,647.83				
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00				
8. Income from real property	\$ 0.00	\$ 0.00				
Interest and dividends	\$ 0.00	\$ 0.00				
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00				
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00				
12. Pension or retirement income	\$ 0.00	\$ 0.00				
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00				
Unemployment Income	\$ 0.00	\$ 0.00				
14. SUBTOTAL OF LINES 7 THROUGH 13						
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,029.58	\$ 2,647.83				
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 5,677.41					
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary					

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 369016 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR	(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. I payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la	beled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,326.00
a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No	Ψ 2,020.00
Utilities: a. Electricity and Heating Fuel	\$ 350.00
b. Water, Sewer, Garbage	\$ 90.00
c. Cellphone, Internet	\$ 85.00
d. Other Home Phone and Cable Television	\$ 140.00
3. Home Maintenance (repairs and upkeep)	\$ 75.00
4. Food	\$ 585.00
5. Clothing	\$ 125.00
6. Laundry and Dry Cleaning	\$ 75.00
7. Medical and Dental Expenses	\$ 100.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 541.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 65.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	<u>*</u> \$ -
a. Homeowner's or Renter's	
b. Life	\$ -
c. Health	\$ -
d. Auto	\$ 135.00
e. Other	\$ -
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ.
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	\$-
a. Auto b. Reaffirmation Payments	\$ -
c. Other \$-	\$-
14. Alimony, maintenance and support paid to others	φ- \$-
15. Payments for support of additional dependents not living at your home	\$ -
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet	<u> </u>
Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$175.00 \$30.00 \$85.00 \$- \$-	\$290.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 5,027.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing <i>None</i>	this document:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 5,677.41
b. Average monthly expenses from Line 18 above	\$ 5,027.00
c. Monthly net income (a. minus b.)	\$ 650.42
d. Total amount to be paid into plan monthly	\$ 650.00
d. Total amount to be paid into plan monthly	+ -30.00
Pocord #: 369016 B6J (Official Form 6J) (12/07)	Page 1 of 1

Record #: 369016 B6J (Official Form 6J) (12/07) Page 1 of 1

Document Page 26 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

NONE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
ONE	Spouse		
	AMOUNT	SOURCE	

PFG Record # 369016 B7 (Official Form 7) (12/07) Page 1 of 12

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 27 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

AMOUNT

STATEMENT OF FINANCIAL AFFAIRS

NONE	
Х	

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

SOLIBOR

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7 1110 5111			
pouse			
F			
·	SOURCE		
AMOUNT	SOURCE		

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid Paid	Still Owing
Tinker FCU Po Box 45750 Oklahoma City OK 73145	Monthly	\$ 2,004	\$ 14,239
Homeq Servicing Po Box 13716 Sacramento CA 95853	Monthly	\$ 6,513	\$ 284,820



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 28 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 29 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS NONE 06. ASSIGNMENTS AND RECEIVERSHIPS: X a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Terms of Name and Date Address of of Assignment or Assignee Assignment Settlement NONE b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Description Name and Name & Location Date Address of Court Case of and Value of Property of Custodian Title & Number Order NONE 07. GIFTS: X List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Description Name and Address of Person Relationship Date and Value to Debtor, of Gift of Gift Organization If Any

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and	Description of Circumstances and,	Date
Value	if Loss Was Covered in Whole or in	of
of Property	Part by Insurance, Give Particulars	Loss

PFG Record # 369016 B7 (Official Form 7) (12/07) Page 4 of 12

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Page 30 of 43 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Payment/Value: Total fee is 3,500.00. Debtor paid 525.00 prior to filing, balance to be paid in the plan.

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor

2008

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE X

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship Describe Property Transferred and

to Debtor

Date

Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s)

Amount and Date of Sale or Closing

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 31 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

Checking

\$0; 10/2008

Tinker Federal Credit Union; Hawthorne Credit Union; Chase Bank



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 32 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy
453 Vaughn Cir Aurora IL 60502-6767	Same	FROM 1/1 To 5/2008
453 Vaughn Cir	Same	FROM 1/1 To 1/2008

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

PFG Record # 369016

B7 (Official Form 7) (12/07) Page 7 of 12

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 33 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

Environmental Law:	violation of an Environmental Law. Indicate	eived notice in writing by a governe the governmental unit, the date	•
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmenta Law
Naterial. Indicate the governme	s of every site for which the debtor provide ental unit to which the notice was sent and	the date of the notice.	
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmenta Law
•	rative proceedings, including settlements on the the name and address of the government	•	•
	tte the name and address of the governmen		, ,

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of		Nature	Beginning
3oc. Sec. No./Complete EIN or		of	and
Other TaxPayer I.D. No.	Address	Business	Ending Dates

PFG Record # 369016 B7 (Official Form 7) (12/07) Page 8 of 12

Document Page 34 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

	STATEMENT OF FIN	NANCIAL AFFAIRS
b. Identify any business list	ed in subdivision a., above, that is "single	asset real estate" as defined in 11 USC 101.
Name	Address	
has been, within six years in executive, or owner of more partnership, a sole proprieto (An individual or joint debte	nmediately preceding the commencement than 5 percent of the voting or equity sector, or self-employed in a trade, profession, or should complete this portion of the state or preceding the commencement of this case	a corporation or partnership and by any individual debtor who is of this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time. The ment only if the debtor is or has been in business, as defined able. A debtor who has not been in business within those six years
19. BOOKS, RECORDS A	ND FINANCIAL STATEMENTS:	
-	countants who within two (2) years immediount and records of the debtor.	iately preceding the filing of this bankruptcy case kept or supervi
Name and Address	Dates Services Rendered	
	uals who within two (2) years immediately pared a financial statement of the debtor.	preceding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
	als who at the time of the commencement ooks of account and records are not availa	of this case were in possession of the books of account and recable, explain.
Name	Address	
- Trainio		

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 35 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

	STATEMENT OF FIN	IANUIAL AFFAIRS	
	utions, creditors and other parties, including r n two (2) years immediately preceding the co	_	a financial statement w
Name and Address	Date Issued		
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	wo inventories taken of your property, the nan sis of each inventory.	ne of the person who supervised the takin	ng of each inventory, a
Date	Inventory	Dollar Amount of Inventory	
of	Supervisor	(specify cost, market of other basis)	
	ess of the person having possession of the re	ecords of each of the inventories reported	in a., above.
b. List the name and addr Date of Inventory	ess of the person having possession of the re Name and Addresses of Custodian of Inventory Records	ecords of each of the inventories reported	in a., above.
Date of Inventory 21. CURRENT PARTNER	Name and Addresses of Custodian of Inventory Records RS, OFFICERS, DIRECTORS AND SHAREH	IOLDERS:	in a., above.
Date of Inventory 21. CURRENT PARTNER a. If the debtor is a partne	Name and Addresses of Custodian of Inventory Records RS, OFFICERS, DIRECTORS AND SHAREH riship, list nature and percentage of interest of	IOLDERS: f each member of the partnership.	in a., above.
Date of Inventory 21. CURRENT PARTNER	Name and Addresses of Custodian of Inventory Records RS, OFFICERS, DIRECTORS AND SHAREH	IOLDERS:	in a., above.
Date of Inventory 21. CURRENT PARTNER a. If the debtor is a partne Name and Address	Name and Addresses of Custodian of Inventory Records RS, OFFICERS, DIRECTORS AND SHAREH rship, list nature and percentage of interest of Nature	IOLDERS: f each member of the partnership. Percentage of Interest oration; and each stockholder who direct	
Date of Inventory 21. CURRENT PARTNER a. If the debtor is a partne Name and Address	Name and Addresses of Custodian of Inventory Records RS, OFFICERS, DIRECTORS AND SHAREH rship, list nature and percentage of interest of Nature of Interest Doration, list all officers & directors of the corp	IOLDERS: f each member of the partnership. Percentage of Interest oration; and each stockholder who direct	

Document Page 36 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS	
22. FORMER PARTNERS, OI	FFICERS, DIRECTORS AND SHAREHO	 LDERS:	
If the debtor is a partnership, li	st the nature and percentage of partnersh	ip interest of each member of the partnersh	nip.
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporati immediately preceding the con		ationship with the corporation terminated wit	thin one (1) year
Name and Address	Title	Date of Termination	
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
24. TAX CONSOLIDATION GF	ROUP:		
If the debtor is a corporation, life for tax purposes of which the d		ation number of the parent corporation of a hin six (6) years immediately preceding the	
If the debtor is a corporation, li			
If the debtor is a corporation, life for tax purposes of which the dicase. Name of	lebtor has been a member at any time wit Taxpayer		

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Page 37 of 43 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/24/2008 /s/ Dewey Eason Putman X Date & Sign

Dewey Eason Putman

/s/ Detra Darshell Putman X Date & Sign

Dated: 11/24/2008

Detra Darshell Putman

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 38 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman / Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

PROPERTY TO BE RETAINED

453 Vaughn Circle Aurora, IL 60502 - (Debtors primary residence)

HomEq Servicing
Attn: Bankruptcy Dept.
Po Box 13716

Sacramento CA 95853

Reaffirm 524 (c)

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

11/24/2008

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/24/2008 /s/ Dewey Eason Putman

Dewey Eason Putman

/s/ Detra Darshell Putman

Detra Darshell Putman

X Date & Sign

X Date & Sign

Dated:

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO		Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$279,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$23,560	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$309,076	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$600	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$106,449	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,677
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,027
TOTALS			\$ 302,560 TOTAL ASSETS	\$ 416,125 TOTAL LIABILITIES	

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 40 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Dewey Eason Putman and Detra Darshell Putman, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount		
Domestic Support Obligations (From Schedule E)	\$ 0		
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 600.00		
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0		
Student Loan Obligations (From Schedule F)	\$ 29,205.00		
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0		
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0		
TOTAL	\$ 29,805		
State the following:			
Average Income (from Schedule I, Line 16)	\$ 5,677.42		
Average Expenses (from Schedule J, Line 18)	\$ 5,027.00		

State the following:

Current Monthly Income (from Form 22A Line 12; or,

Form 22B Line 11; or, Form 22C Line 20)

otate the following.		
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 12,333.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 600.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 106,449.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 118,782.00

\$ 8,068.34

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 41 of 43

Document Page 41 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman and Detra Darshell Putman, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	11/24/2008	/s/ Dewey Eason Putman	X Date & Sign
		Dewey Eason Putman	
Dated:	11/24/2008	/s/ Detra Darshell Putman	X Date & Sign
		Detra Darshell Putman	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

Case 08-32952 Doc 1 Filed 12/02/08 Entered 12/02/08 16:17:18 Desc Main Document Page 42 of 43

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dewey Eason Putman, and Detra Darshell Putman, Debtors

Attorney for Debtor: Alex Wilson

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/24/2008 /s/ Dewey Eason Putman

Dewey Eason Putman

X Date & Sign

Dated: 11/24/2008

369016

PFG Record #

/s/ Detra Darshell Putman

Detra Darshell Putman

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Dewey Eason Putman and Detra Darshell Putman, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Dewey Eason Putman Sign & Date Dated: 11/24/2008 Here **Dewey Eason Putman** /s/ Detra Darshell Putman 11/24/2008 Sign & Date Dated: **Detra Darshell Putman** Here /s/ Alex Wilson 12/01/2008 Dated: Attorney: Alex Wilson Bar No: 6278725

PFG Record # 369016